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**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3692  
PATENT  
Attorney Docket No. 05793.3065-00000**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Keira Brooke Bard et al. ) Group Art Unit: 3692  
Serial No.: 09/880,777 ) Examiner: Ojo Oyebisi  
Filed: June 15, 2001 ) Confirmation No.: 7834  
For: SYSTEM AND METHODS FOR )  
PROVIDING STARTER CREDIT )  
CARD ACCOUNTS )

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

In reply to the final Office Action mailed July 19, 2007, the period for reply to which extends through October 19, 2007, Applicants respectfully request reconsideration of this application in light of the following remarks:

**Remarks/Arguments** begin on page 2 of this paper.